

of said customer identified by means of said transmitted customer identification to carry out a financial transaction, wherein said checking takes place ^{using} with authorization data stored in said terminal and periodically updated via a public switched telephone network;

transmitting, from said identification module of said mobile radio telephone, an electronic transaction amount to said terminal via said contactless interface;

charging the stored monetary amount based on said transmitted transaction amount;

preparing, in said terminal, a transaction document, which contains said customer identification, a terminal identification as well as an indication of said transaction amount;

electronically signing said transaction document by said terminal;

transmitting, upon successful checking authorization of said customer, said transaction document to the service center via said public switched telephone network;

checking, by said service center, said electronic signature of said terminal; and

paying into an account of said terminal, if said electronic signature corresponds to an authorized terminal.

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2. (Amended) The transaction method according to claim 1, wherein said service center operates a control account for said customer, wherein said control account stores the value of said monetary amount that is also stored in said identification module and is updated when said monetary amount is reloaded and when said transaction document is received.

3. (Amended) The transaction method according to claim 2, wherein said transaction document is directed to said service center by a clearing unit.

4. (Amended) The transaction method according to claim 1, wherein data transmitted from said mobile radio telephone to said terminal via said contactless interface is provided with an electronic signature of said identification module.

5. (Amended) The transaction method according to claim 4, wherein said electronic signature of said identification module is checked in said terminal.

6. (Amended) The transaction method according to claim 4, wherein said electronic signature of said identification module is passed on to said service center by said terminal and is checked by said service center.

7. (Amended) The transaction method according to claim 1, wherein said transaction document can be transmitted in a batch mode to said service center via said public switched telephone network.

8. (Amended) The transaction method according to claim 1, wherein said terminal contains a customer black list, which can be updated by said service center via said public switched telephone network and through which the transaction is interrupted if the received customer identification is included in said customer black list.

9. (Amended) The transaction method according to claim 1, wherein said service center can disable said identification module by means of a customer blocking document transmitted via said mobile radio network.

10. (Amended) The transaction method according to claim 1, wherein said service center can disable said terminal by means of a terminal blocking document transmitted via said public switched telephone network.

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11. (Amended) The transaction method according to claim 1, wherein said identification module is a subscriber identity module.

12. (Amended) The transaction method according to claim 2, wherein said identification module is a transponder.

13. (Amended) The transaction method according to claim 1, wherein said identification module communicates with said terminal via an integrated inductance in said identification module.


14. (Amended) The transaction method according to claim 1, wherein said identification module communicates with said terminal by means of an inductance integrated into said mobile device.

15. (Amended) The transaction method according to claim 1, wherein said identification module communicates with said terminal by means of an infrared transceiver integrated into said mobile device.

16. (Amended) The transaction method according to claim 1, wherein at least a portion of data, transmitted between said terminal and said identification module via said contactless interface, is encrypted and/or signed.


17. (Amended) The transaction method according to claim 1, wherein said transaction document is encrypted.

18. (Amended) The transaction method according to claim 17, wherein said transaction document is not decrypted during the transmission.

 19. (Amended) The transaction method according to claim 17, wherein data elements needed for the clearing in said clearing unit are not encrypted, so that said clearing unit does not have to decrypt said transaction document.

20. (Amended) The transaction method according to claim 1, wherein said transaction document is encrypted using a symmetrical algorithm that uses a session key encrypted using an asymmetrical algorithm.

21. (Amended) The transaction method according to claim 1, wherein said transaction document transmitted via said public switched telephone network is certified and/or signed.

 23. (Amended) The transaction method according to claim 1, wherein said transaction document can be read or captured in said mobile device.

24. (Amended) The transaction method according to claim 1, wherein said service center stores a terminal black list, and wherein the transaction corresponding to said transaction document is interrupted if the received terminal identification is included in said terminal black list.

25. (Amended) The transaction method according to claim 1, wherein said service center stores a customer black list, and wherein the transaction corresponding to said transaction document is interrupted if said customer identification is included in said customer black list.

26. (Amended) The transaction method according to claim 1, wherein said identification module includes data recording transactions that have been carried out, and wherein said service center can access said data.

84
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